

Information to identify the case:

Debtor 1	<u>Donna C. King</u>	Social Security number or ITIN	xxx-xx-1259
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-24826-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donna C. King
aka Donna C. Sims, fka Donna C. Mason

10/26/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Donna C. King
 Debtor

Case No. 18-24826-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 24

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db	+Donna C. King, 110 W. Kennedy Drive, Egg Harbor Township, NJ 08234-5467
cr	+ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
517662600	+American Heritage FCU, 3110 Grant Avenue, Philadelphia, PA 19114-2542
517662602	+Bosco's / Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
517662605	+Credibly Inc., 1250 Kirtz Blvd. Ste. 100, New York, NY 10010
517662608	+Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
517662609	+GM Financial Leasing, 801 Cherry Street, Ste. 3500, Fort Worth, TX 76102-6854
517662610	+Helzberg's Diamond / Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
517662612	+Macys / DSNB, PO Box 8218, Monroe, OH 45050
517662616	+Specialized Loan Servicing, 8742 Luscent Blvd. Ste. 300, Littleton, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QBTHOMAS.COM Oct 27 2018 03:53:00	Brian Thomas, Brian Thomas, Esq,
	327 Central Avenue, Suite 103, Linwood, NJ 08221-2026	
smg	E-mail/Text: usanj.njbankr@usdoj.gov Oct 27 2018 00:22:57	U.S. Attorney, 970 Broad St.,
	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534	
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 27 2018 00:22:53	United States Trustee,
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,	
	Newark, NJ 07102-5235	
517662599	+EDI: AMEREXPR.COM Oct 27 2018 03:53:00	American Express, PO Box 981537,
	El Paso, TX 79998-1537	
517662601	+EDI: BANKAMER.COM Oct 27 2018 03:53:00	Bank of America, PO Box 982238,
	El Paso, TX 79998	
517662603	+EDI: CAPITALONE.COM Oct 27 2018 03:53:00	Capital One Bank USA, PO Box 30281,
	Salt Lake City, UT 84130-0281	
517662604	+EDI: WFNNB.COM Oct 27 2018 03:53:00	Comenity Capital Bank /Lexus, PO Box 182120,
	Columbus, OH 43218-2120	
517662606	+EDI: DISCOVER.COM Oct 27 2018 03:53:00	Discover Financial, PO Box 15316,
	Wilmington, DE 19850	
517662607	+E-mail/Text: bankruptcydept@wyn.com Oct 27 2018 00:23:28	Fairfield Acceptance,
	10750 W. Charleston Ste. 130, Las Vegas, NV 89135-1049	
517662611	+EDI: IRS.COM Oct 27 2018 03:53:00	Internal Revenue Service, PO Box 7346,
	Philadelphia, PA 19101-7346	
517662613	+E-mail/Text: rsschmelz@merchantsacceptance.com Oct 27 2018 00:23:30	Merchants Acceptance,
	PO Box 50690, Bellevue, WA 98015-0690	
517662614	+E-mail/Text: bankruptcy@pinnaclelrecovery.com Oct 27 2018 00:24:18	Pinnacle Recovery Inc.,
	PO Box 130848, Carlsbad, CA 92013-0848	
517662615	+EDI: RMSC.COM Oct 27 2018 03:53:00	Sams Club / SYNCB, PO Box 965005,
	Orlando, FL 32896-5005	
517665227	+EDI: RMSC.COM Oct 27 2018 03:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC,
	PO Box 41021, Norfolk, VA 23541-1021	

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty*	+Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
	TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Oct 26, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Bruno Bellucci, III on behalf of Debtor Donna C. King jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net,
ddillhoff@belluccilaw.net
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, National Association as Trustee for
Structured Asset Mortgage II Inc., Greenpoint Mortgage Funding Trustee 2006-AR3, Mortgage
Pass-Through Certificates, Series 2006-AR3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, National Association as Trustee
for Structured Asset Mortgage II Inc., Greenpoint Mortgage Funding Trustee 2006-AR3, Mortgage
Pass-Through Certificates, Series 2006-AR3 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7